00011409349
File No. 91170615

APPRAISAL OF



LOCATED AT:

480 Parklawn Dr
Rocky River, OH 44116

FOR:

Huntington National Bank
5555 Cleveland Ave, GW2W59
Columbus, OH, 43231

BORROWER:

Margaret S Goodman

AS OF:

June 13, 2022

BY:

Renee K Neuendorf

Uniform Residential Appraisal Report

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File No. 91170615

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 480 Parklawn Dr | City Rocky River | State OH | Zip Code 44116
Borrower Margaret S Goodman | Owner of Public Record Margaret S Goodman | County Cuyahoga
Legal Description 25 SP 168.04FT S OF PARKLAWN DR
Assessor's Parcel # 302-08-019 | Tax Year 2021 | R.E. Taxes $ 21,989
Neighborhood Name Rocky River | Map Reference Sky Map | Census Tract 1811.00
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)
Lender/Client Huntington National Bank | Address 5555 Cleveland Ave, GW2W59, Columbus, OH 43231
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [ ] Yes [X] No
Report data source(s) used, offering price(s), and date(s). Per MLSNow, there are no known listings of the subject property in the prior 12 months.

CONTRACT

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? [ ] Yes [ ] No | Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE		One-Unit	90 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$(000)	(yrs)		2-4 Unit	1 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	185	Low	0	Multi-Family	0 %
Neighborhood Boundaries	Avalon Dr/Frazier Dr to the north, I-90 to the south, Rocky River to the east, and							3,800	High	132	Commercial	0 %
Brandon Pl to the west.								587	Pred.	93	Other Land	9 %

Neighborhood Description See attached addendum.

Market Conditions (including support for the above conclusions) Please see 1004MC addendum which outlines the market conditions.

SITE

Dimensions 38' X Irregular | Area 22651 sf | Shape Slightly Irregular | View N;Res;
Specific Zoning Classification R-1 | Zoning Description Single - Family Residential
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. See Attached Addendum

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements? Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 39035C0151F | FEMA Map Date 08/15/2019
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.

IMPROVEMENTS

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [ ] Crawl Space	Foundation Walls ConcBlock/Avg	Floors Crt/LmHd/Hdwd/Gd
# of Stories 1.5	[X] Full Basement [ ] Partial Basement	Exterior Walls Vinyl/Brick/Average	Walls Drywall/Good
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 1407 sq. ft.	Roof Surface AsphShngl/Avg	Trim/Finish Wood/Good
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 50 %	Gutters & Downspouts Aluminum/Average	Bath Floor Tile/Good
Design (Style) Cape Cod	[X] Outside Entry/Exit [ ] Sump Pump	Window Type DblHung/Good	Bath Wainscot Fibgls/Tile/Average
Year Built 1941	Evidence of [ ] Infestation	Storm Sash/Insulated Insulated/Good	Car Storage [ ] None
Effective Age (Yrs) 25	[ ] Dampness [ ] Settlement	Screens Yes/Good	[X] Driveway # of Cars 4
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] WoodStove(s) # 0	Driveway Surface Asphalt
[X] Drop Stair [ ] Stairs	[ ] Other Fuel Gas	[X] Fireplace(s) # 2 [X] Fence Wood	[X] Garage # of Cars 4
[ ] Floor [ ] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck Pt/Dk [ ] Porch None	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool None [ ] Other None	[X] Att. [X] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 11 Rooms | 4 Bedrooms | 4.1 Bath(s) | 4,161 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). Updated HVAC, hot water tank and some windows.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-six to ten years ago;Bathrooms-updated-six to ten years ago;There were no required repairs noted at time of visual inspection.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

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There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 939,000 to $ 1,875,000 .

There are 8 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 725,000 to $ 1,590,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	480 Parklawn Dr Rocky River, OH 44116	19690 Beach Cliff Blvd Rocky River, OH 44116		240 Argyle Rd Rocky River, OH 44116		440 Parklawn Dr Rocky River, OH 44116	
Proximity to Subject		1.14 miles NE		1.12 miles NE		0.06 miles NW	
Sale Price	$		$ 1,500,000		$ 925,000		$ 925,000
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 386.60 sq. ft.		$ 243.42 sq. ft.		$ 354.27 sq. ft.	
Data Source(s)		MLSNow #4362535;DOM 22		MLSNow #4311369;DOM 19		MLSNow #4311092;DOM 4	
Verification Source(s)		Doc #540849/Auditor		Doc #10051290/Realist		Doc #9220854/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Cash;0		ArmLth Cash;1500		ArmLth Conv;0	
Date of Sale/Time		s06/22;c04/22		s10/21;c09/21		s09/21;c08/21	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	22651 sf	15002 sf	0	13534 sf	0	9679 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1.5;Cape Cod	DT2;Colonial	-250,000	DT2;Colonial	0	DT2;Colonial	0
Quality of Construction	Q2	Q2		Q2		Q2	
Actual Age	81	98	0	83	0	82	0
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	11 / 4 / 4.1	11 / 5 / 3.1	-5,000 30,000	8 / 4 / 2.1	60,000	10 / 5 / 3.2	-5,000 15,000
Gross Living Area	85 4,161 sq. ft.	3,880 sq. ft.	24,000	3,800 sq. ft.	31,000	2,611 sq. ft.	132,000
Basement & Finished	1407sf703sfwo	1216sf1131sfin	0	1431sf715sfin	0	1545sf1008sfin	0
Rooms Below Grade	1rr0br0.0ba1o	1rr0br0.1ba0o	-3,750	1rr0br0.0ba0o	0	1rr0br1.0ba0o	-7,500
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga2gd4dw	2gd2dw	10,000	2ga2dw	10,000	4ga4dw	0
Porch/Patio/Deck	Patio/Deck/Balcony	Patio	0	CvPorch/EncPorch	0	Deck	0
Fireplace	3 Fireplace	2 Fireplace	5,000	2 Fireplace	5,000	2 Fireplace	5,000
Net Adjustment (Total)		[ ] + [X] -	$ 189,750	[X] + [ ] -	$ 106,000	[X] + [ ] -	$ 139,500
Adjusted Sale Price of Comparables		Net Adj. -12.7% Gross Adj. 21.9%	$ 1,310,250	Net Adj. 11.5% Gross Adj. 11.5%	$ 1,031,000	Net Adj. 15.1% Gross Adj. 17.8%	$ 1,064,500

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MLSNow/Realist/Auditor

My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MLSNow/Realist/Auditor

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist/Auditor	Realist/Auditor	Realist/Auditor	Realist/Auditor
Effective Date of Data Source(s)	06/13/2022	06/13/2022	06/13/2022	06/13/2022

Analysis of prior sale or transfer history of the subject property and comparable sales The subject had no prior sales in the past three years.

Summary of Sales Comparison Approach. See Attached Addendum

Indicated Value by Sales Comparison Approach $ 1,185,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 1,185,000 Cost Approach (if developed) $ Income Approach (if developed) $

See Attached Addendum

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 1,185,000 as of 06/13/2022 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) See Attached Addendum

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = $ 249,000
Source of cost data	Dwelling Sq. Ft. @ $ ..... = $
Quality rating from cost service Effective date of cost data	Sq. Ft. @ $ ..... = $
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
See Attached Addendum	Garage/Carport Sq. Ft. @ $ ..... = $
	Total Estimate of Cost-New ..... = $
	Less 75 Physical / Functional / External Depreciation = $ ( )
	Depreciated Cost of Improvements ..... = $
	"As-is" Value of Site Improvements ..... = $
Estimated Remaining Economic Life (HUD and VA only) 50 Years	INDICATED VALUE BY COST APPROACH ..... = $

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Renee K. Neuendorf
Name Renee K Neuendorf
Company Name First American Staff Appraisals, LLC
Company Address 4795 Regent Blvd
Irving, TX 75063
Telephone Number 866-956-4245
Email Address CentralOps@firstam.com
Date of Signature and Report 06/15/2022
Effective Date of Appraisal 06/13/2022
State Certification # 2019000550
or State License #
or Other (describe) State #
State OH
Expiration Date of Certification or License 09/05/2022

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

ADDRESS OF PROPERTY APPRAISED
480 Parklawn Dr
Rocky River, OH 44116

APPRAISED VALUE OF SUBJECT PROPERTY $ 1,185,000

LENDER/CLIENT
Name First American Mortgage Solutions
Company Name Huntington National Bank
Company Address 5555 Cleveland Ave, GW2W59
Columbus, OH 43231
Email Address

SUBJECT PROPERTY
☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

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File No. 91170615

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
480 Parklawn Dr Address Rocky River, OH 44116		21520 Erie Rd Rocky River, OH 44116		21543 Aberdeen Rd Rocky River, OH 44116			
Proximity to Subject		0.25 miles SE		0.20 miles NE			
Sale Price	$		$ 825,000		$ 1,590,000		$
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 264.51 sq. ft.		$ 352.24 sq. ft.		$ 0.00 sq. ft.	
Data Source(s)		MLSNow #4282040;DOM 1		MLSNow #4279217;DOM 39			
Verification Source(s)		Doc #9030501/Realist		Doc #8040280/Realist			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Cash;0		ArmLth Conv;0			
Date of Sale/Time		s09/21;c06/21		s08/21;c05/21			
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	22651 sf	27734 sf	0	11639 sf	0		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	DT1.5;Cape Cod	DT1;Ranch	0	DT2;Colonial	0		
Quality of Construction	Q2	Q3	100,000	Q2	-250,000		
Actual Age	81	65	0	81			
Condition	C3	C3		C3			
Above Grade Room Count	Total 11 / Bdrms. 4 / Baths 4.1	Total 12 / Bdrms. 4 / Baths 2.1	60,000	Total 10 / Bdrms. 5 / Baths 4.1	-5,000 0	Total / Bdrms. / Baths	
Gross Living Area 85	4,161 sq. ft.	3,119 sq. ft.	89,000	4,514 sq. ft.	-30,000	sq. ft.	
Basement & Finished	1407sf703sfwo	2579sf1289sfwo	0	2184sf1092sfin	0		
Rooms Below Grade	1rr0br0.0ba1o	1rr0br1.0ba0o	-5,000	1rr0br0.0ba0o	0		
Functional Utility	Average	Average		Average			
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			
Energy Efficient Items	None	None		None			
Garage/Carport	2ga2gd4dw	2ga2dw	10,000	2ga2dw	10,000		
Porch/Patio/Deck	Patio/Deck/Balcony	Patio/Deck	0	Patio	0		
Fireplace	3 Fireplace	3 Fireplace		1 Fireplace	10,000		
Net Adjustment (Total)		[X] + [ ] -	$ 254,000	[ ] + [X] -	$ 265,000	[ ] + [ ] -	$
Adjusted Sale Price of Comparables		Net Adj. 30.8% Gross Adj. 32.0%	$ 1,079,000	Net Adj. -16.7% Gross Adj. 19.2%	$ 1,325,000	Net Adj. % Gross Adj. %	$

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist/Auditor	Realist/Auditor	Realist/Auditor	
Effective Date of Data Source(s)	06/13/2022	06/13/2022	06/13/2022	

Summary of Sales Comparison Approach

Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.
Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.
A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

Uniform Appraisal Dataset Definitions

Abbreviations Used in Data Standardization Text

Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design(Style)
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
BsyRd	Busy Road	Location
cp	Carport	Garage/Carport
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
cv	Covered	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
DT	Detached Structure	Design(Style)
dw	Driveway	Garage/Carport
Estate	Estate Sale	Sale or Financing Concessions
e	Expiration Date	Date of Sale/Time
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Garage - Attached	Garage/Carport
gbi	Garage - Built-in	Garage/Carport
gd	Garage - Detached	Garage/Carport
GR	Garden Structure	Design(Style)
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
HR	High Rise Structure	Design(Style)
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
MR	Mid-Rise Structure	Design(Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
op	Open	Garage/Carport
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design(Style)
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RT	Row or Townhouse	Design(Style)
RH	Rural Housing - USDA	Sale or Financing Concessions
SD	Semi-detached Structure	Design(Style)
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site, Basement
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
w	Withdrawn Date	Date of Sale/Time
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: Margaret S Goodman		File No.: 91170615
Property Address: 480 Parklawn Dr		Case No.: 00011409349
City: Rocky River	State: OH	Zip: 44116
Lender: Huntington National Bank		

REPORT TYPE

This real property appraisal report has been prepared under the Uniform Standards of Professional Appraisal Practice option entitled "Appraisal Report".

SCOPE OF WORK

Subject Property Identification:
The appraiser has viewed all readily accessible areas of the dwelling (and any other building structure located on the property). This complete visual inspection is not intended to be the same depth or for the same purpose as a home inspection. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision-making process, as well as those items outlined in the assumptions and limited conditions and certification to this appraisal. Personal property was not included in the appraised value.

Sources of Information:
The appraisal is based on the information gathered from public records; viewing of the subject property, neighborhood and comparable properties; and other sources specifically identified in this report. When conflicting information has been discovered, the sources deemed most reliable have been used.

At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third-party sources. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

INTENDED USERS and INTENDED USE

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

SUBJECT SECTION

Legal Description
The complete legal description was not available in the normal course of business. A partial description has been included on pg. 1 of the report.

Occupancy/Utilities
At the time of inspection, the subject property was occupied and all utilities were on and functioning.

Subject Address
Please note that the subject address utilized in this report (as seen on P1), may differ from that provided on the client's engagement letter (please see engagement letter). Both addresses are acceptable per the USPS; however, public records were used when reporting the address for the subject property as this address best reflects the physical location of the subject. The formatting of the subject address complies with UAD specifications.

NEIGHBORHOOD DESCRIPTION

The subject neighborhood is primarily residential land use; other land use above is vacant and does not negatively affect the marketability of the subject. Students attend the Rocky River School district. Shopping of all kinds is available in a 5 mile radius. Employment is available in Rocky River, Cleveland and other communities throughout the greater Cleveland area.

Predominant Price
The subject's estimated market value is noted to vary by a difference of 15% or more from that of the neighborhood predominant price. The subject is not felt to be an over Improvement for the market.

HIGHEST AND BEST USE

The appraiser has concluded the highest and best use of the property, as improved, to be its current use. This opinion is supported by the fact that the improved property is physically possible (see improvements description and pictures), is a legal use (see site section/zoning), is financially feasible (see sales comparison approach for sales of similar properties) and is considered to be the maximally productive use (improvements contribute positively to the site and it would not be feasible to change them to a more productive use without substantial capital improvement).

SITE COMMENTS

Site Dimensions
The subject's actual dimensions are verified by the plat map that has been included as a supplement in this report.

Site / Accessibility
The subject property is accessible year-round in all types of normal weather conditions.

Subject Aerial Photo

An aerial photo of the subject has been provided in this report. There are no non-residential land uses or potential external influences near the subject property that impact the marketability or value.

ADDITIONAL FEATURES/IMPROVEMENTS

Actual Age vs. Effective Age
It is noted that the subject's actual and effective ages differ by more than 10 years. This can be attributed to updating to kitchen, bathroom, replacement of roof, mechanicals, and other updates to the dwelling over its physical life.

Gross Living Area (GLA)

The subject's Living Area/Square Footage per local county Assessor is 3212 square feet. There is a notable variance from the GLA utilized in this report. This can be attributed to the fact that recorded square footage in county data may be different from what appraisers consider GLA (in accordance with the ANSI Standard).

Borrower: Margaret S Goodman		File No.: 91170615
Property Address: 480 Parklawn Dr		Case No.: 00011409349
City: Rocky River	State: OH	Zip: 44116
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COMMENTS ON SALES COMPARISON

Comparable Search Parameters
In my research for comparables, I used the following parameters: Properties that have transferred within the past 12 months, giving preference to those that transferred within the past 90 days, with GLA between 2600 and 5600 , located within the Rocky River school district, and located north of I-90.

Industry/Client Guidelines
Industry/Client guidelines suggest comparable sales be within twelve months, one mile, and have gross adjustments less than 25%, net adjustments less than 15%, and individual adjustments not exceeding 10%. In this appraisal, these guidelines were not met.

Excessive adjustments
-When adjusting for quality and GLA, meaningful adjustments that reflect the market reaction to these differences exceed 10%.

Comparable #3 had slightly higher than the guidelines suggest net adjustments but was included to increase the pool of comparables.

-Comparables #4 has net & gross adjustments that were higher than desirable, however they best reflect the market for the subject location.

Due to the low density nature of the subject market area it was necessary and appropriate to include sales of properties over 1 mile from the subject, however all properties share the same school district and access to locational amenities and would appeal to the same pool of potential buyers.

Comparable Selection / 2 Closed Sales Within 90 Days
The appraiser made every attempt to locate 2 sales that have closed within the past 90 days. Due to limited activity in subjects market this could not be done. The search was extended to include the entire city and yielded no additional comparables that were felt to be meaningful for comparison.

Comparable Selection / Design (Style)
It was necessary to utilize comparable(s) which differ in design from the subject due to limited activity in subjects market. Adjustments was no made for design based on market reaction.

Quality Adjustments
-Adjustments were made to Comparables #1 and #5 for quality differences based on comments and photos in their MLS listings describing upgrades made to these properties. The Comparables had superior upgrades as compared to the subject and thus were adjusted despite all being in overall Q2 quality.

Adjustment was made to comparable #4 for quality difference. The adjustment was based on the observed market reaction.

Bedroom Count, Bath count, Basement, and rooms below grade, garage size, and fireplace count were adjusted based on the value difference noted by the comparables that bracket these features. GLA Adjustment was based on the portion of the price per square foot of the comparables that can be attributed to excess living area reflecting its contributory value and was applied to significant differences as appropriate. Adjustments were not made for differences of less than 100 square feet. All adjustments for GLA are rounded.

Basement Adjustments
-Although the basement areas of the comparables differ from the subject basement, no adjustment was made for size differences, rather for the presence of finish and bath improvements in this area. There was no discernible difference noted for basement areas that differed in size, as long as the finish and room count was similar.

Comparable Sales/Actual Sales Prices/Within 15% of Subject Value
It is noted that the client may require all comparable sale prices to be within 15% of the subject's value, however due to the lack of similar comparable properties in style of building, age, condition, bed/bathroom count, partial basement and square footage, this could not be done.

FINAL RECONCILIATION

All comparables share many meaningful attributes with the subject property and support the appraised value, and were weighted as follows;

The Indicated Value by Sales Comparison Approach, $1,185,000, is calculated using the following weights:
35.0% - 19690 Beach Cliff Blvd; Sale Price $1,500,000; Adjusted Value $1,310,250; Gross Adj: 21.9%
20.0% - 240 Argyle Rd; Sale Price $925,000; Adjusted Value $1,031,000; Gross Adj: 11.5%
15.0% - 440 Parklawn Dr; Sale Price $925,000; Adjusted Value $1,064,500; Gross Adj: 17.8%
15.0% - 21520 Erie Rd; Sale Price $825,000; Adjusted Value $1,079,000; Gross Adj: 32.0%
15.0% - 21543 Aberdeen Rd; Sale Price $1,590,000; Adjusted Value $1,325,000; Gross Adj: 19.2%

Date of sale and location were also considered in weighting the comparables.

APPROACH(ES) TO VALUE

Cost & Income Approaches NOT COMPLETED
The appraiser has determined that the sales comparison approach is the most relevant analysis in this assignment and that there is sufficient information to develop a credible opinion of value by this approach alone. Development of the cost and income approaches was not part of the scope of work for this assignment, nor were they necessary to develop a credible opinion of value.

SUPPORT FOR THE OPINION OF SITE VALUE

The appraiser's opinion of the subject site value has been developed through the allocation method. Supporting data is retained in the appraiser's workfile.

COST APPROACH COMMENTS

Because there is insufficient market evidence to support the derivation of total depreciation, development of the cost approach would not result in a credible opinion and could be misleading if reported, therefore, it has not been developed.

EXTRA COMMENT

Borrower: Margaret S Goodman		File No.: 91170615
Property Address: 480 Parklawn Dr		Case No.: 00011409349
City: Rocky River	State: OH	Zip: 44116
Lender: Huntington National Bank		

FIRREA Certification Statement: The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

AIR Compliance Statement
No employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner in behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignment through coercion extortion, collusion, compensation, instruction,
inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to vendor management.

I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved. My compensation is not contingent on an action or event resulting from the analysis, opinion or conclusions in, or the use of, this review report. My analysis, opinions and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice

AMC Fee Disclosures

The fee paid to the appraiser for this assignment is $425.

The appraiser has followed all state requirements in the preparation of this assignment.

The subject property is located 5 miles from my office. This assignment requires geographic competency as required by USPAP. I have spent sufficient time in this market and understand the nuances of the local market and the supply and demand factors relating to the specific property type and location involved.

No oil or gas leases exist on the subject property, and no drilling was observed on the property at time of inspection.

UNADJUSTED AND ADJUSTED SALE PRICE RANGE EXCEEDS 15%
In attempt to bracket various attributes such as GLA, lot size, room count, condition, age and amenities; it necessary to extend the radius search up to 1 mile and use a larger range of unadjusted sale prices. Due to limited market data, it was necessary to utilized various comparable(s) and make larger than typical adjustments resulting in a large range of adjusted sale prices.

Subject Gross Living Area (GLA) and ANSI

ANSI Compliance
I have measured the subject property in compliance with "SQUARE FOOTAGE– METHOD FOR CALCULATING: ANSI Z765-2021"

This method for calculating the square footage of the subject property has a variety of requirements and nuances that county assessors, realtors, etc. may not abide by. As such, the gross living area (GLA), measurements, calculations, and reported areas in this appraisal report may markedly differ from other sources.

Statement of Finished Square Footage
1. The finished above-grade square footage for the subject property can be found in the Improvements Section and on the sketch or within sketch calculations.
2. Finished below-grade square footage can be found in the Improvements Section and on the sketch or within sketch calculations.
3. Unfinished below-grade square footage can be found in on the sketch or within sketch calculations

Bracketing home size under ANSI

With the new ANSI reporting requirement and calculation method for subject GLA and the data sources available for the comparable sales/listings, the subject GLA *may appear* un-bracketed in the Sales Comparison Analysis. This is a result of comparable sales/listings market data (assessors, MLS, etc.) being misaligned with the new ANSI GLA requirement from Fannie Mae. To better illustrate the compatibility of the comparables with the subject and document assessors/MLS data on the subject and comparable sales/listings, I have attached county records sheets and/or MLS sheets for the subject and comparable sales as exhibits to this appraisal report. Ultimately, the subject living area is bracketed although it may not appear that way on the sales grid. Please see attached county records sheets and/or MLS sheets for the subject and comparable sales.

Note to reader regarding the size of the subject property
This appraisal report complies with recently imposed Fannie Mae GLA reporting requirements. The total above grade living area of the subject property may be reported differently on local assessors' records, MLS, prior appraisal reports, etc. The difference is most likely attributable to differences between the way appraisers are now required to report GLA under Fannie Mae reporting requirements and the way alternative data sources report living area or finished square footage. When applied correctly, the new methodology appraisers must use does not "devalue" the subject or diminish its overall size. For ease of comparison, it may be convenient for the reader to refer to the attached county records sheets and/or MLS sheets for the subject and comparable sales.

Photos of Comparables were taken from their MLS listings as they best reflect the condition of the properties at the time of sale. All properties were viewed by the appraiser from the road.

The appraiser did not make an adjustment for Sales Concession. There was no discernible value difference that was attributable to this limited concession amount.

Comparable #3 GLA is more than 30% difference. However the comparable was utilized being sold within 12 months and located on same street and would appeal to the same buyer pool.

00011409349

USPAP ADDENDUM

File No. 91170615

Borrower: Margaret S Goodman
Property Address: 480 Parklawn Dr
City: Rocky River County: Cuyahoga State: OH Zip Code: 44116
Lender: Huntington National Bank

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- [X] Appraisal Report — A written report prepared under Standards Rule 2-2(a).
- [ ] Restricted Appraisal Report — A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: under 90 days

This opinion is estimated to be the same as the marketing time reported in the neighborhood section on page one of this report which is under 90 days.

Additional Certifications

- [X] I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- [ ] I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

APPRAISER:

Signature: Renee K. Neuendorf
Name: Renee K Neuendorf
Date Signed: 06/15/2022
State Certification #: 2019000550
or State License #:
or Other (describe): State #:
State: OH
Expiration Date of Certification or License: 09/05/2022
Effective Date of Appraisal: 06/13/2022

SUPERVISORY APPRAISER (only if required):

Signature:
Name:
Date Signed:
State Certification #:
or State License #:
State:
Expiration Date of Certification or License:
Supervisory Appraiser inspection of Subject Property:
[ ] Did Not [ ] Exterior-only from street [ ] Interior and Exterior

Market Conditions Addendum to the Appraisal Report

00011409349
File No. 91170615

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 480 Parklawn Dr City Rocky River State OH Zip Code 44116

Borrower Margaret S Goodman

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	7	1	0	☐ Increasing	☐ Stable	☒ Declining
Absorption Rate (Total Sales/Months)	1.17	0.33	0.00	☐ Increasing	☐ Stable	☒ Declining
Total # of Comparable Active Listings	2	1	5	☐ Declining	☐ Stable	☒ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.70	3.00	N/A	☐ Declining	☒ Stable	☐ Increasing
Median Sale & List Price, DOM, Sale/List %	**Prior 7-12 Months**	**Prior 4-6 Months**	**Current - 3 Months**	**Overall Trend**		
Median Comparable Sale Price	960,000	965,000	N/A	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	7	69	N/A	☐ Declining	☐ Stable	☒ Increasing
Median Comparable List Price	1,612,500	1,875,000	1,300,000	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	34	66	43	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	100%	72%	N/A	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No				☐ Declining	☒ Stable	☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

An analysis was performed on 8 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to have seller concessions.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

An analysis was performed on 8 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Cite data sources for above information. Information reported in the MLSNow system (using an effective date of 06/13/2022) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

An analysis was performed on 8 competing sales over the past 12 months. The sales within this group had a median sale price of $962,500. This analysis shows a change of -1.7% per month. Based on all sales in this same group, there is a 7.5 month supply. This analysis shows a change of -13.4% per month. These sales had a median DOM of 14. This analysis shows a change of -6% per month.

CONDO / CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following: Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				☐ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing	☐ Stable	☐ Declining
Total # of Active Comparable Listings				☐ Declining	☐ Stable	☐ Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				☐ Declining	☐ Stable	☐ Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

APPRAISER

Signature Renee K. Neuendorf
Name Renee K Neuendorf
Company Name First American Staff Appraisals, LLC
Company Address 4795 Regent Blvd
Irving, TX 75063
State License/Certification # 2019000550 State OH
Email Address CentralOps@firstam.com

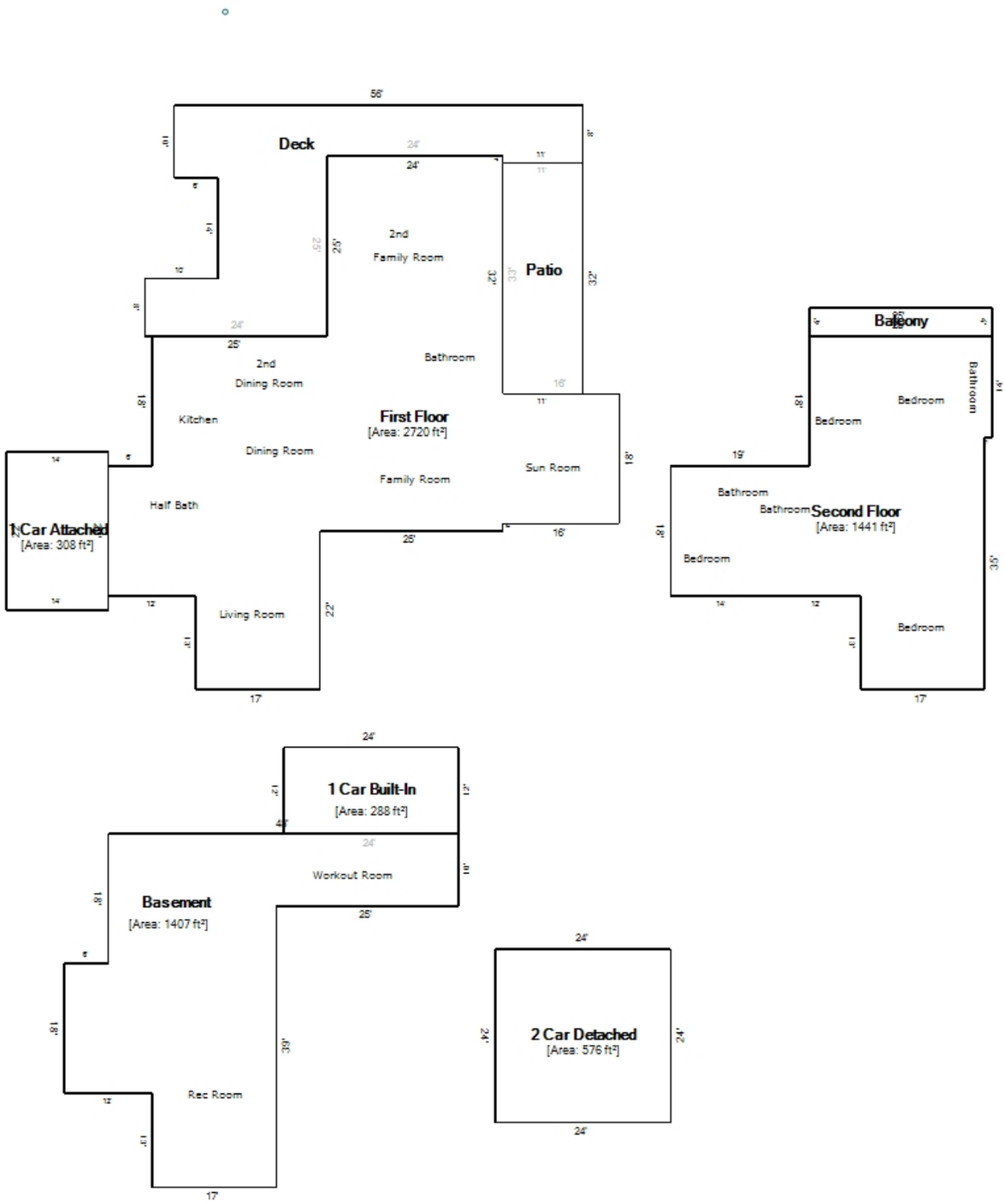
SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
State License/Certification # State
Email Address

FLOORPLAN SKETCH

Borrower: Margaret S Goodman		File No.: 91170615	
Property Address: 480 Parklawn Dr		Case No.: 00011409349	
City: Rocky River	State: OH	Zip: 44116	
Lender: Huntington National Bank			

Sketch



Living Area		Area Calculation				
First Floor	2720 ft²	First Floor				x 1.00 = 2720 ft²
Second Floor	1441 ft²	25' x	24' x	1.00 =	600 ft²	
Nonliving Area		6' x	18' x	1.00 =	108 ft²	
Balcony	100 ft²	16' x	18' x	1.00 =	288 ft²	
1 Car Attached	308 ft²	48' x	27' x	1.00 =	1296 ft²	
1 Car Built-In	288 ft²	22' x	17' x	1.00 =	374 ft²	
Basement	1407 ft²	6' x	9' x	1.00 =	54 ft²	
2 Car Detached	576 ft²	Second Floor				x 1.00 = 1441 ft²
Deck	876 ft²	19' x	18' x	1.00 =	342.00 ft²	
Patio	352 ft²	13' x	17' x	1.00 =	221 ft²	
		1' x	14' x	1.00 =	14 ft²	
Total Living Area (rounded):	**4161 ft²**	24' x	36' x	1.00 =	864 ft²	

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Margaret S Goodman		File No.:	91170615
Property Address: 480 Parklawn Dr		Case No.:	00011409349
City: Rocky River	State: OH	Zip:	44116
Lender: Huntington National Bank			



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: June 13, 2022
Appraised Value: $ 1,185,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Borrower: Margaret S Goodman		File No.:	91170615
Property Address: 480 Parklawn Dr		Case No.:	00011409349
City: Rocky River	State: OH	Zip:	44116
Lender: Huntington National Bank			



Opposite Street View



Side View



Side View



Living Room



Dining Room



2nd Dining Room

Subject Photos

Borrower: Margaret S Goodman		File No.: 91170615
Property Address: 480 Parklawn Dr		Case No.: 00011409349
City: Rocky River	State: OH	Zip: 44116
Lender: Huntington National Bank		



Kitchen



Sun Room



Family Room



2nd Family Room



Bathroom



Half Bathroom

Subject Photos

Borrower: Margaret S Goodman		File No.: 91170615
Property Address: 480 Parklawn Dr		Case No.: 00011409349
City: Rocky River	State: OH	Zip: 44116
Lender: Huntington National Bank		



Bedroom



Bedroom



Bedroom



Bedroom



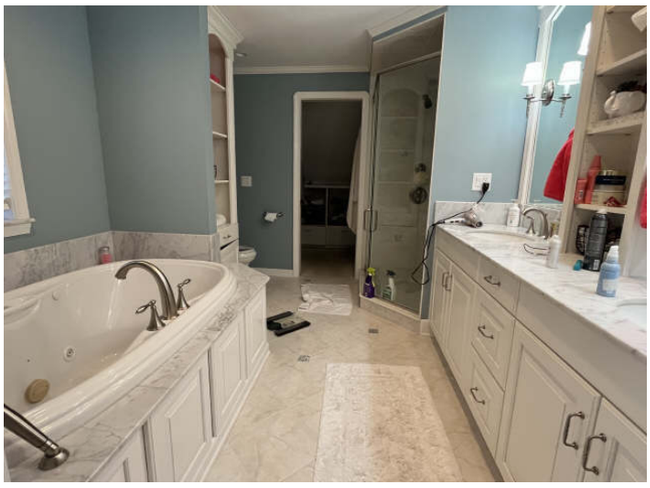
Bathroom



Bathroom

Subject Photos

Borrower: Margaret S Goodman		File No.: 91170615
Property Address: 480 Parklawn Dr		Case No.: 00011409349
City: Rocky River	State: OH	Zip: 44116
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Bathroom



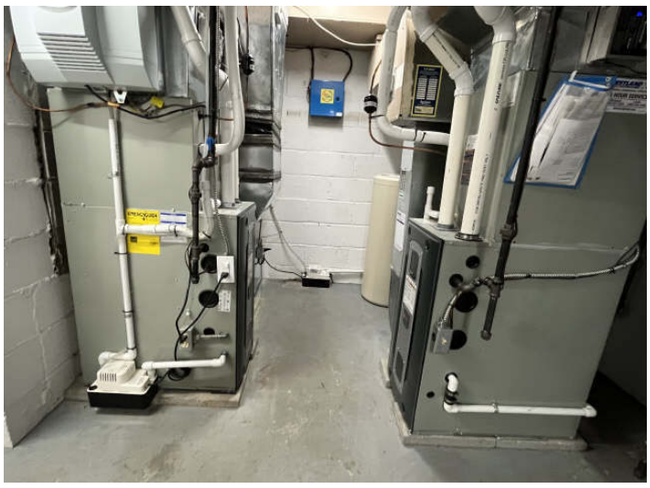
Basement - Rec Room



Basement



Hot Water Tank



Furnace



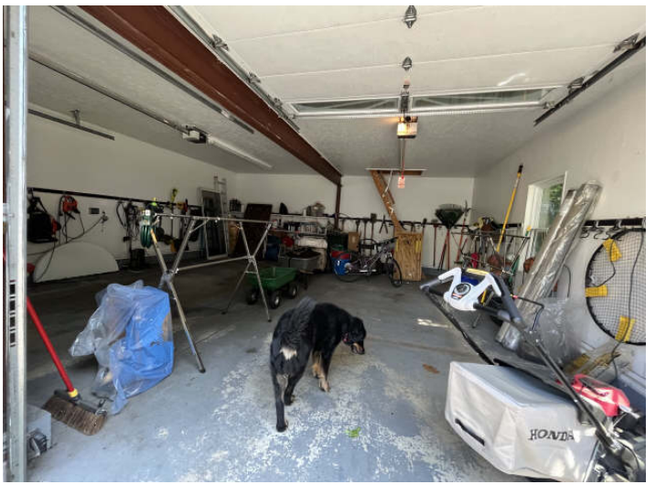
Electric Panel Box

Subject Photos

Borrower: Margaret S Goodman		File No.:	91170615
Property Address: 480 Parklawn Dr		Case No.:	00011409349
City: Rocky River	State: OH	Zip:	44116
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Garage - 2 Car



2 Car Garage Interior



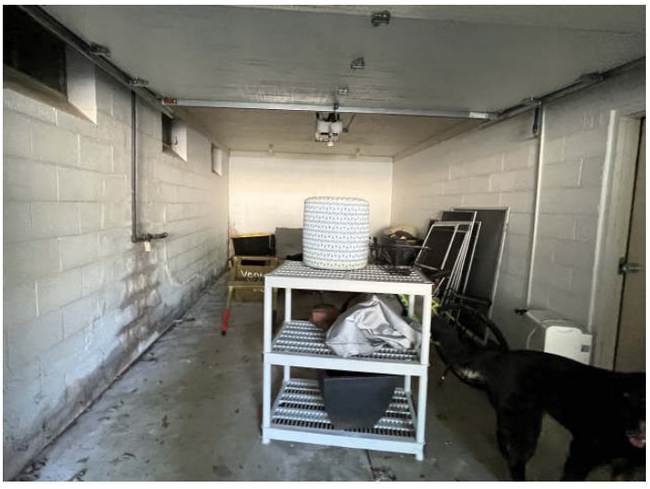
1 Car Garage - 3rd Bay



1 Car Garage Interior



1 Car Garage - 4th Bay



1 Car Garage Interior

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Margaret S Goodman		File No.: 91170615
Property Address: 480 Parklawn Dr		Case No.: 00011409349
City: Rocky River	State: OH	Zip: 44116
Lender: Huntington National Bank		



COMPARABLE SALE #1

19690 Beach Cliff Blvd
Rocky River, OH 44116
Sale Date: s06/22;c04/22
Sale Price: $ 1,500,000



COMPARABLE SALE #2

240 Argyle Rd
Rocky River, OH 44116
Sale Date: s10/21;c09/21
Sale Price: $ 925,000



COMPARABLE SALE #3

440 Parklawn Dr
Rocky River, OH 44116
Sale Date: s09/21;c08/21
Sale Price: $ 925,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Margaret S Goodman		File No.: 91170615
Property Address: 480 Parklawn Dr		Case No.: 00011409349
City: Rocky River	State: OH	Zip: 44116
Lender: Huntington National Bank		



COMPARABLE SALE #4

21520 Erie Rd
Rocky River, OH 44116
Sale Date: s09/21;c06/21
Sale Price: $ 825,000



COMPARABLE SALE #5

21543 Aberdeen Rd
Rocky River, OH 44116
Sale Date: s08/21;c05/21
Sale Price: $ 1,590,000

COMPARABLE SALE #6

Sale Date:
Sale Price: $

PLAT MAP

Borrower: Margaret S Goodman		File No.:	91170615
Property Address: 480 Parklawn Dr		Case No.:	00011409349
City: Rocky River	State: OH	Zip:	44116
Lender: Huntington National Bank			

480 Parklawn Dr, Rocky River, OH 44116-1151, Cuyahoga County

APN 302-08-019 CLIP 8210761792

BACK | PROPERTY DETAILS | COMPARABLES | MARKET TRENDS | NEIGHBORS | NEIGHBORHOOD PROFILE | A

Mortgage History

Mortgage Type	Nominal	Refi	Resale
Title Company		Other	
Mortgage Doc #	7290213	11030025	1160204

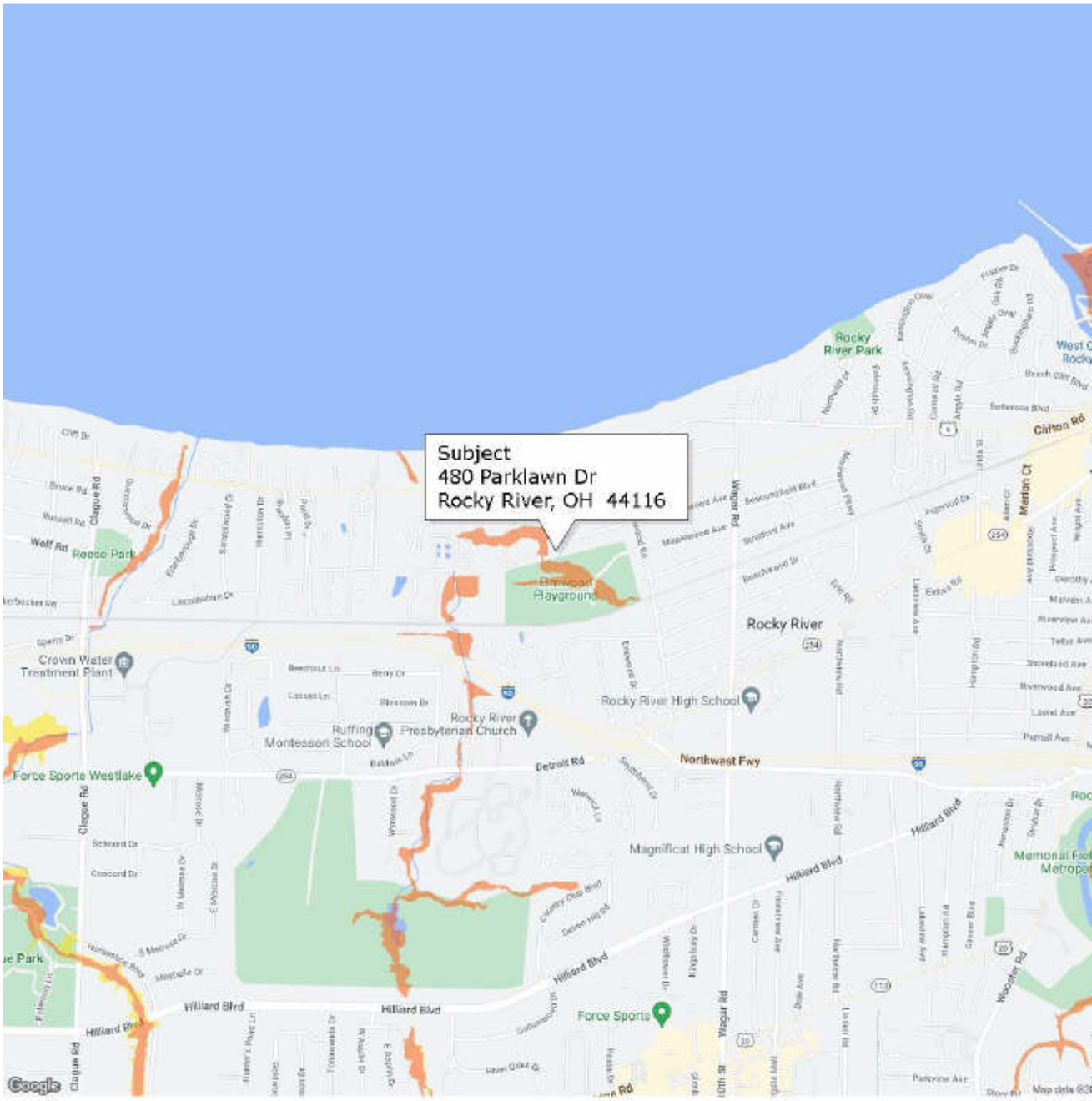
Property Map



*Lot Dimensions are Estimated

FLOOD MAP

Borrower: Margaret S Goodman		File No.: 91170615	
Property Address: 480 Parklawn Dr		Case No.: 00011409349	
City: Rocky River	State: OH	Zip: 44116	
Lender: Huntington National Bank			



FLOOD INFORMATION

Community: City of Rocky River
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 39035C0151F
Panel: 39035C0151
Zone: X
Map Date: 08-15-2019
FIPS: 39035
Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

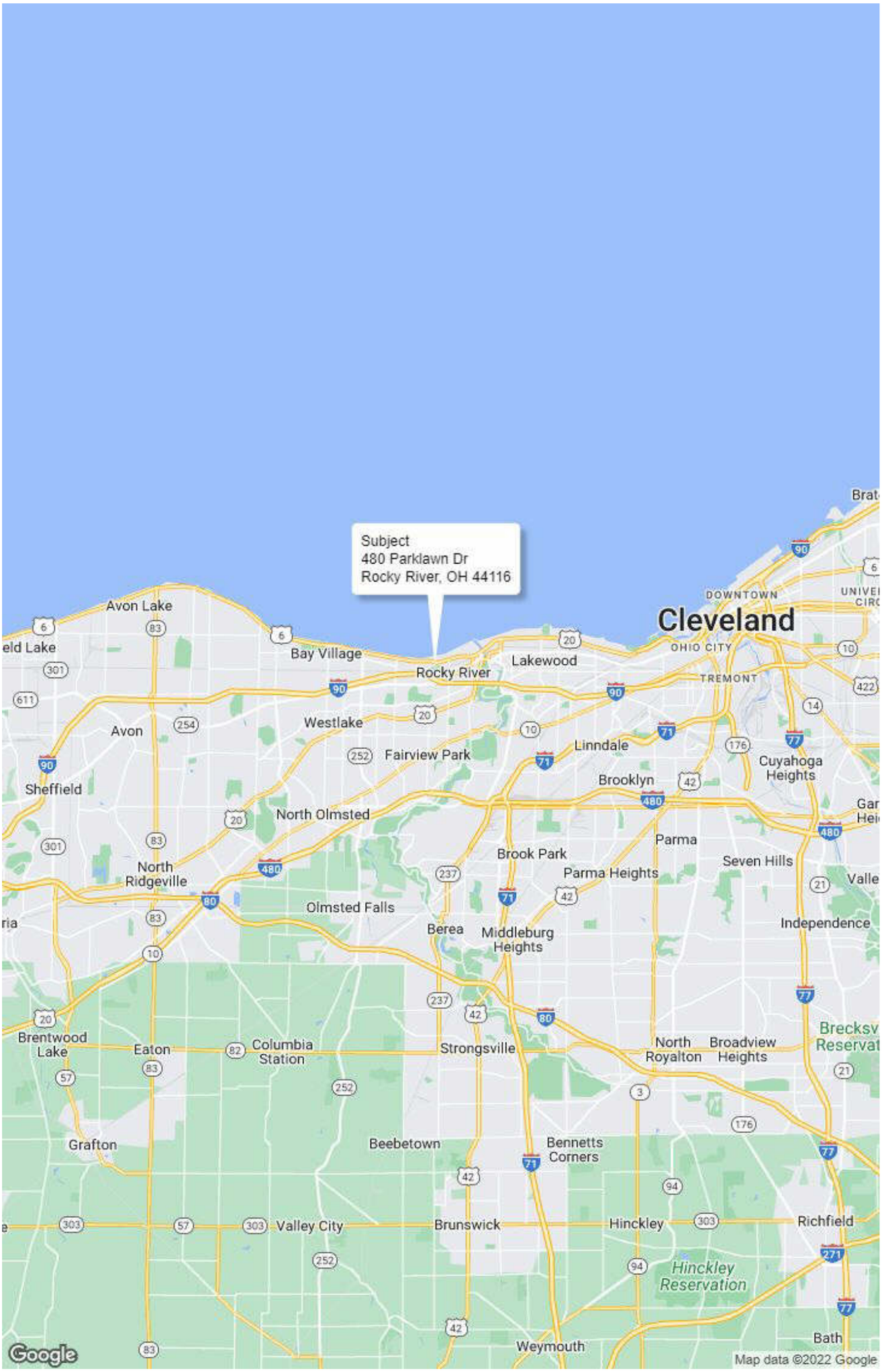
= Forest = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

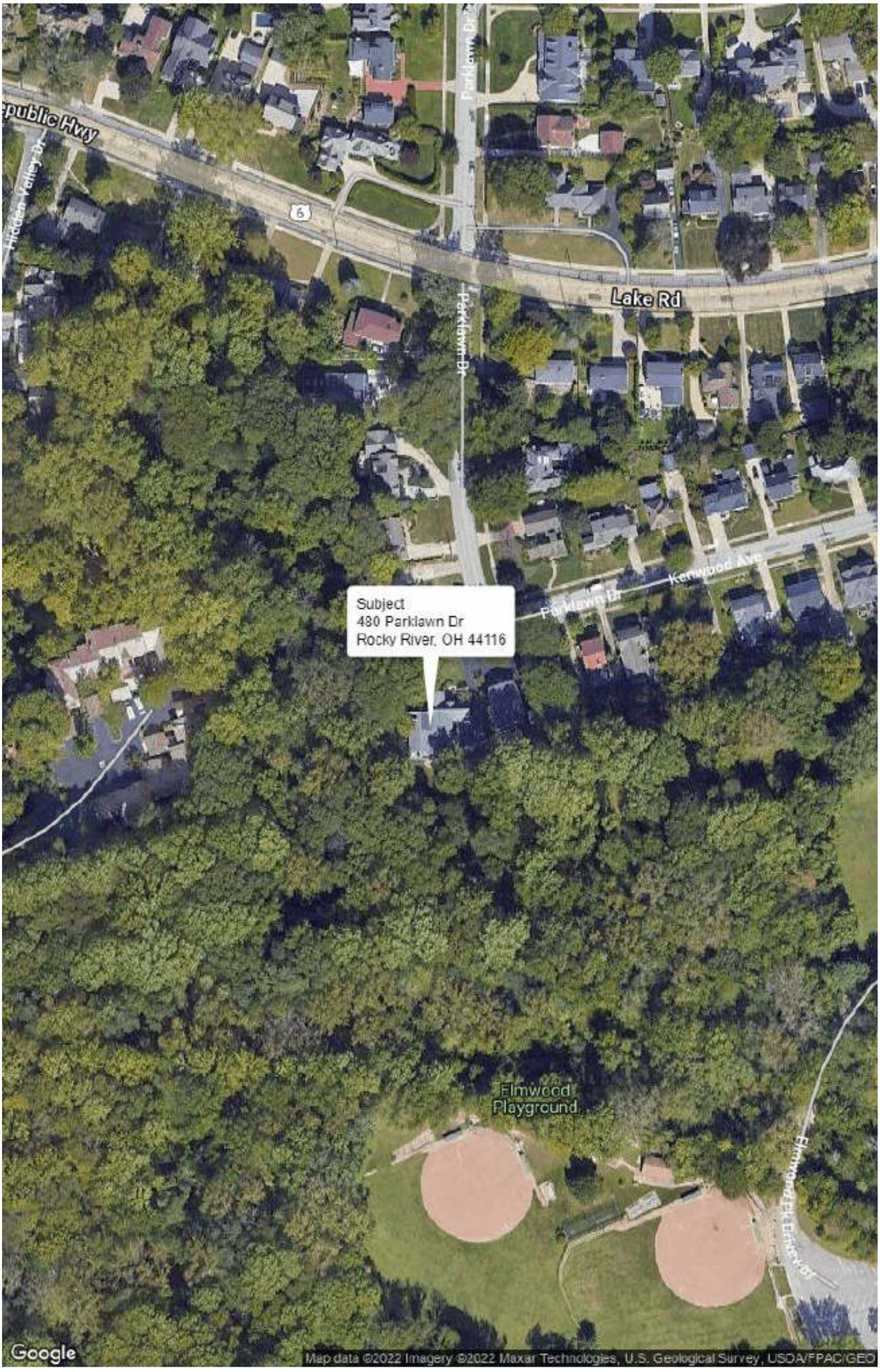
LOCATION MAP

Borrower: Margaret S Goodman		File No.: 91170615
Property Address: 480 Parklawn Dr		Case No.: 00011409349
City: Rocky River	State: OH	Zip: 44116
Lender: Huntington National Bank		



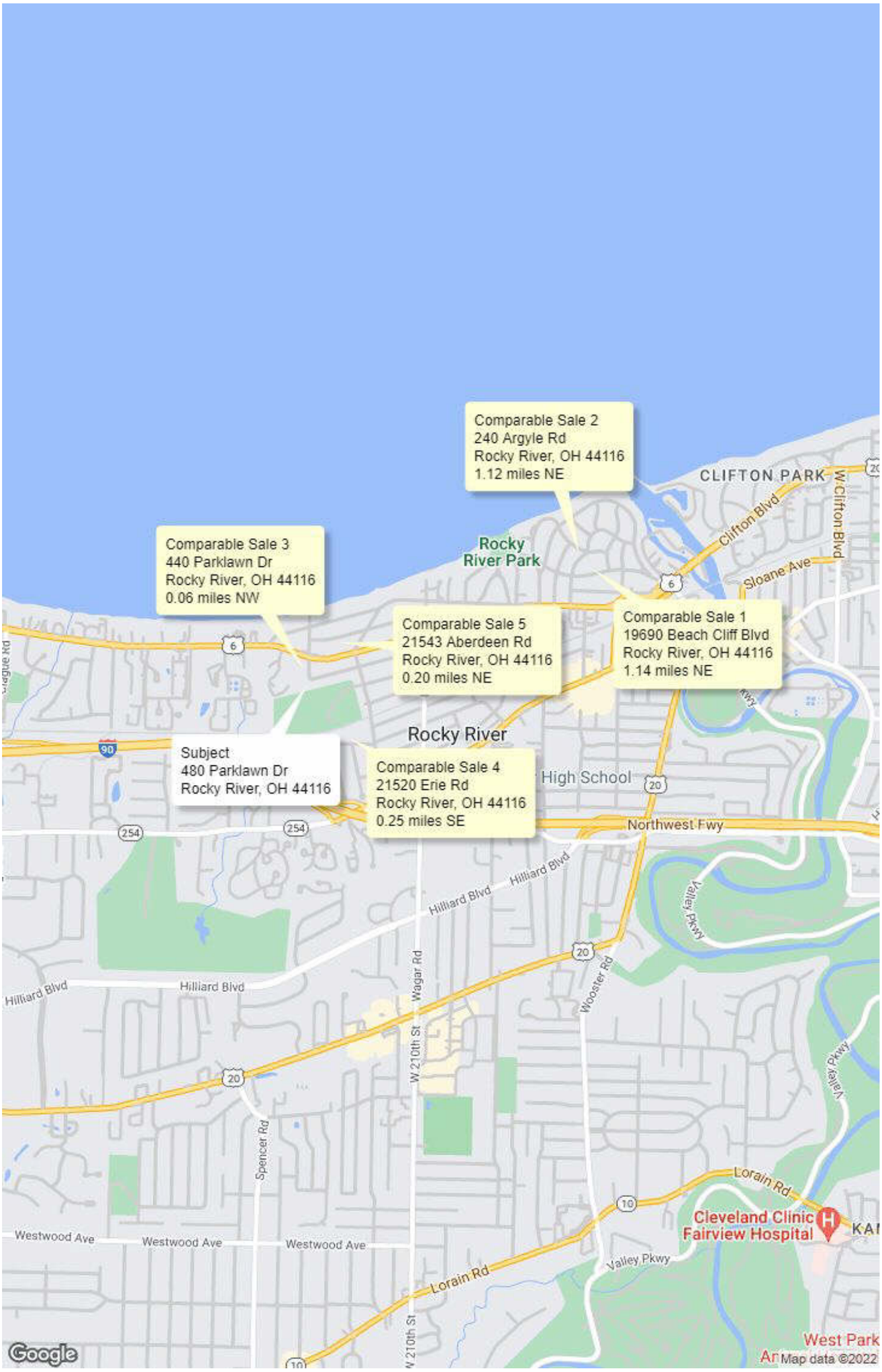
AERIAL MAP

Borrower: Margaret S Goodman		File No.: 91170615	
Property Address: 480 Parklawn Dr		Case No.: 00011409349	
City: Rocky River	State: OH	Zip: 44116	
Lender: Huntington National Bank			



Comparable Sales Map

Borrower: Margaret S Goodman		File No.: 91170615	
Property Address: 480 Parklawn Dr		Case No.: 00011409349	
City: Rocky River	State: OH	Zip: 44116	
Lender: Huntington National Bank			



Borrower: Margaret S Goodman		File No.: 91170615	
Property Address: 480 Parklawn Dr		Case No.: 00011409349	
City: Rocky River	State: OH	Zip: 44116	
Lender: Huntington National Bank			

480 Parklawn Dr, Rocky River, OH 44116-1151, Cuyahoga County

APN: 302-08-019 CLIP: 8210761792



MLS Beds	MLS Full Baths	Half Baths	MLS Sale Price	MLS Sale Date
4	**4**	**1**	**$830,000**	**01/16/2015**
MLS Sq Ft	**Lot Sq Ft**	**Yr Built**	**Type**	
4,500	**22,651**	**1941**	**SFR**	

OWNER INFORMATION

Owner Name	**Goodman Margaret S**	Tax Billing Zip	**44116**
Tax Billing Address	**480 Parklawn Dr**	Tax Billing Zip+4	**1151**
Tax Billing City & State	**Rocky River, OH**	Owner Occupied	**Yes**

LOCATION INFORMATION

School District Name	**Rocky River Csd**	Old Map	**302-08**
Subdivision	**Rockport Sec 25**	Township	**Rocky River**
Zip Code	**44116**	Flood Zone Date	**08/15/2019**
Carrier Route	**C025**	Flood Zone Panel	**39035C0151F**
Census Tract	**1811.00**	Flood Zone Code	**X**

TAX INFORMATION

Formatted PID	302-08-019	Tax Area	**580**
Parcel ID	**30208019**	Tax Appraisal Area	**580**
Exemption(s)	**Homestead**	Lot Number	**25**
% Improved	**77%**		
Legal Description	**25 SP 168.04FT S OF PARKLAWN DR**		
Annual Tax	**$21,989**		

ASSESSMENT & TAX

Assessment Year	2021	2020	2019
Assessed Value - Total	**$362,710**	**$297,300**	**$297,300**
Assessed Value - Land	**$84,250**	**$69,060**	**$69,060**
Assessed Value - Improved	**$278,460**	**$228,240**	**$228,240**
YOY Assessed Change ($)	**$65,410**	**$0**	
YOY Assessed Change (%)	**22%**	**0%**	
Market Value - Total	**$1,036,300**	**$849,400**	**$849,400**
Market Value - Land	**$240,700**	**$197,300**	**$197,300**
Market Value - Improved	**$795,600**	**$652,100**	**$652,100**

Tax Year	Total Tax	Change ($)	Change (%)
2019	**$20,267**		
2020	**$20,626**	**$358**	**1.77%**
2021	**$21,989**	**$1,364**	**6.61%**

CHARACTERISTICS

Universal Land Use	**SFR**	Water	**Public**
County Land Use	**Single Family**	Sewer	**Public Service**
Style	**Cape Cod**	Cooling Type	**Central**
Lot Frontage	**168.4**	Heat Type	**Hot Water Steam**
Lot Depth	**1319.8**	Fuel Type	**Gas**
Lot Area	**22,651**	Porch	**Enclosed Porch**
Lot Acres	**0.52**	Patio Type	**Deck**
Lot Shape	**Irregular**	Garage Type	**Basement**
Building Sq Ft	**Tax: 3,212 MLS: 4,500**	Garage Capacity	**4**
Above Gnd Sq Ft	**3,212**	Garage Sq Ft	**280**
Total Adj Bldg Area	**3,212**	Roof Type	**Gable**
Basement Type	**Basement**	Roof Material	**Asphalt Shingle**
Basement Sq Feet	**2,028**	Roof Shape	**Gable**
Unfinished Basement Area	**1,137**	Interior Wall	**Plaster**
Bsmt Finish	**Partial Finished**	Exterior	**Frame**
Stories	**1.5**	Floor Cover	**Hardwood**
Condition	**Good**	Year Built	**1941**
Quality	**Good**	Effective Year Built	**1985**

Property Details | Courtesy of Renee Neuendorf, MLS Now

Generated on: 06/14/22

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Borrower: Margaret S Goodman | File No.: 91170615
Property Address: 480 Parklawn Dr | Case No.: 00011409349
City: Rocky River | State: OH | Zip: 44116
Lender: Huntington National Bank

Total Rooms	9	Topography	Flat/Level
Bedrooms	4	Electric Service Type	Type Unknown
Total Baths	5	Attic Type	None
Full Baths	4	No. of Porches	1
Half Baths	1	Porch 1 Area	288
Bath Fixtures	18	Porch Type	Enclosed Porch
Fireplaces	1	Patio/Deck 1 Area	675

FEATURES

Feature Type	Unit	Size/Qty	Year Built
Fireplace 1-Sty	U	1	
Enclosed Porch	S	288	
Deck (Terr Decking)	S	675	
Garage	S	625	1999

SELL SCORE

Rating	High	Value As Of	2022-06-12 05:15:14
Sell Score	736		

ESTIMATED VALUE

RealAVM™	$1,200,500	Confidence Score	59
RealAVM™ Range	$1,008,420 - $1,392,580	Forecast Standard Deviation	16
Value As Of	06/05/2022		

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

LISTING INFORMATION

MLS Listing Number	3646301	MLS Sale Price	$830,000
MLS Status	Sold	Days on Market	95
MLS Listing Date	08/18/2014	MLS Listing Agent	267336-Gloria E. Hardington
MLS Current List Price	$895,000	MLS Listing Broker	HOWARD HANNA
MLS Orig. List Price	$995,000	MLS Selling Agent	2003008650-Kimberly C. Crane
MLS Status Change Date	01/21/2015	MLS Selling Broker	HOWARD HANNA
MLS Pending Date	11/20/2014	MLS Area	ROCKY RIVER
MLS Sale Date	01/16/2015		

LAST MARKET SALE & SALES HISTORY

Recording Date	07/29/2020	01/16/2015	12/06/2002	05/01/1991
Settle Date	06/18/2020	01/15/2015	12/02/2002	05/01/1991
Sale Price		$830,000		$420,000
Nominal	Y		Y	
Buyer Name	Goodman Margaret S	Goodman John & Margaret	Rice Lawrence A & Judith A	Rice Lawrence A & Judith A
Seller Name	Goodman John & Margaret	Rice Judith A & Lawrence	Rice Lawrence A & Judith A	Schanz Carolyn A
Document Number	7290212	1160203	12060882	
Document Type	Quit Claim Deed	Warranty Deed	Quit Claim Deed	Grant Deed

MORTGAGE HISTORY

Mortgage Date	07/29/2020	11/03/2016	01/16/2015	11/14/2013	12/06/2002
Mortgage Amount	$384,000	$133,731	$650,001	$100,000	$226,750
Borrower Name	Goodman Margaret S	Goodman John D	Goodman John	Rice Judith A	Rice Lawrence A
Borrower Name 2	Schroer Susanne F	Goodman Margaret S	Goodman Margaret		Rice Judith A
Mortgage Lender	Huntington Nat'l Bk	Huntington Nat'l Bk	Huntington Nat'l Bk	Pnc Bk National Assn	National Cty Mtg Co
Mortgage Code	Conventional	Conventional	Conventional	Conventional	Conventional
Mortgage Int Rate	3.125		3.875		
Mortgage Int Rate Type	Adjustable Int Rate Loan		Adjustable Int Rate Loan	Adjustable Int Rate Loan	Fixed Rate Loan
Mortgage Term	30	30	30	37	15
Mortgage Term Code	Years	Years	Years	Years	Years
Mortgage Type	Nominal	Refi	Resale	Refi	Nominal
Title Company		Other			
Mortgage Doc #	7290213	11030025	1160204	11140596	12060723

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Borrower: Margaret S Goodman		File No.: 91170615	
Property Address: 480 Parklawn Dr		Case No.: 00011409349	
City: Rocky River	State: OH	Zip: 44116	
Lender: Huntington National Bank			



AN APPRAISER LICENSE/CERTIFICATE
has been issued under ORC Chapter 4763 to:

NAME:
Renee K Neuendorf

LIC/CERT NUMBER:
2019000550

LIC LEVEL:
Certified Residential Real Estate Appraiser

Ohio | Department of Commerce
Division of Real Estate & Professional Licensing

CURRENT ISSUE DATE:
07/15/2021

EXPIRATION DATE:
09/05/2022

USPAP DUE DATE:
09/05/2023

Borrower: Margaret S Goodman | File No.: 91170615
Property Address: 480 Parklawn Dr | Case No.: 00011409349
City: Rocky River | State: OH | Zip: 44116
Lender: Huntington National Bank

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 05/27/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Marsh Risk & Insurance Services
17901 Von Karman Avenue, Suite 1100
(949) 399-5800; License #0437153
Irvine, CA 92614

CN106027701-STND-GAWUE-22- Gen

CONTACT NAME:
PHONE (A/C, No, Ext): | **FAX (A/C, No):**
E-MAIL ADDRESS:

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Hartford Fire Insurance Company	19682
INSURER B : N/A	N/A
INSURER C : Property And Casualty Ins Co Of Hartford	34690
INSURER D : Twin City Fire Insurance Company	29459
INSURER E : AIG Specialty Insurance Company	26883
INSURER F :	

INSURED
First American Financial Corporation
and its covered subsidiaries, including: First American Title Insurance Company
First American Title Company, LLC
First American Staff Appraisals, LLC
1 First American Way
Santa Ana, CA 92707

COVERAGES **CERTIFICATE NUMBER:** LOS-002431848-72 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X **COMMERCIAL GENERAL LIABILITY**			72CSER32911	06/01/2022	06/01/2023	EACH OCCURRENCE	$ 2,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 1,000,000
							MED EXP (Any one person)	$ N/A
							PERSONAL & ADV INJURY	$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 4,000,000
	X POLICY PRO-JECT X LOC						PRODUCTS - COMP/OP AGG	$ 4,000,000
	OTHER:							$
A	**AUTOMOBILE LIABILITY**			72CSER32909	06/01/2022	06/01/2023	COMBINED SINGLE LIMIT (Ea accident)	$ 2,000,000
	X ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$
	DED RETENTION $							$
C	**WORKERS COMPENSATION AND EMPLOYERS' LIABILITY** Y / N			72WNR32908 (AOS)	06/01/2022	06/01/2023	X PER STATUTE OTH-ER	
D	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N	N / A		72WBRR32914 (WI)	06/01/2022	06/01/2023	E.L. EACH ACCIDENT	$ 1,000,000
	(Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	$ 1,000,000
E	Professional Liability/E&O			011667222	06/01/2022	06/01/2023	Limit (Each Claim)	2,000,000
	Claims-made form			'"SIR/Retro Dates various per policy"'			Aggregate	2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
EVIDENCE OF FIRST AMERICAN'S INSURANCE - DOES NOT INCLUDE BORROWER

The referenced policies cover all First American locations.

CERTIFICATE HOLDER

First American Financial Corporation
First American Title Insurance Company
Attn: Kaelyn Reed
1 First American Way
Santa Ana, CA 92707

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Marsh Risk & Insurance Services

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Rating: Fail **Review Master: PAR Logic Review** File No. 91170615

Errors - These items must be corrected to receive a "pass".

- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (BIAS) "I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
  ☐ The appraiser acknowledges that this rule is not applicable to the report or is addressed in the body of the report.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (CONVENIENT) "For ease of comparison, it may be convenient for the reader to refer to the attached county records sheets and/or MLS sheets for the subject and comparable sales.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
  ☐ The appraiser acknowledges that this rule is not applicable to the report or is addressed in the body of the report.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "Students attend the Rocky River School district.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
  ☐ The appraiser acknowledges that this rule is not applicable to the report or is addressed in the body of the report.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (STUDENTS) "Students attend the Rocky River School district.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
  ☐ The appraiser acknowledges that this rule is not applicable to the report or is addressed in the body of the report.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain (DESIRABLE) "- Comparables #4 has net & gross adjustments that were higher than desirable, however they best reflect the market for the subject location.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
  ☐ The appraiser acknowledges that this rule is not applicable to the report or is addressed in the body of the report.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain (SCHOOL) "See Attached Addendum Comparable Search Parameters In my research for comparables, I used the following parameters: Properties that have transferred within the past 12 months, giving preference to those that transferred within the past 90 days, with GLA between 2600 and 5600 , located within the Rocky River school district, and located north of I-90.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
  ☐ The appraiser acknowledges that this rule is not applicable to the report or is addressed in the body of the report.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain (SCHOOL) "Due to the low density nature of the subject market area it was necessary and appropriate to include sales of properties over 1 mile from the subject, however all properties share the same school district and access to locational amenities and would appeal to the same pool of potential buyers.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
  ☐ The appraiser acknowledges that this rule is not applicable to the report or is addressed in the body of the report.

Warnings - These items may be incorrect and require your review.

- REQ - LENDER/CLIENT - Name - on report Huntington National Bank does not match Lender/Client Name as ordered The Huntington National Bank.
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Age (81; Year Built: 1941) differs from PUBLIC RECORDS (84; Year Built: 1941).
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (4161) differs from PUBLIC RECORDS (3212).
- 1004_05UAD - SALES COMPARABLE(S) #1 - Design Adjustment - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Bedroom Adjustment - is positive and the Comparable's number of bedrooms is greater than the Subject's bedroom count. A negative adjustment is expected.
- 1004_05UAD - SALES COMPARABLE(S) #1, 3, 4, 5 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Concessions - $1,500.00 are greater than 0 (zero) but the concession adjustment amounts are 0 (zero).
- 1004_05UAD - SALES COMPARABLE NO. 3 - Bedroom Adjustment - is positive and the Comparable's number of bedrooms is greater than the Subject's bedroom count. A negative adjustment is expected.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (2611) differs from PUBLIC RECORDS (3414).
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004_05UAD - SALES COMPARABLE NO. 4 - Quality of Construction Adjustment - exceeds 8% of Sale Price.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area (3119) differs from PUBLIC RECORDS (2579).
- 1004_05UAD - SALES COMPARABLE(S) #5 - Quality of Construction Adjustment - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Quality of Construction Adjustment - exceeds 8% of Sale Price.